

Fill in this information to identify the case:

Debtor 1 Carolyn L. White

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of MICHIGAN

Case number 16-51459-mlo

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 6919

Date of payment change: 3/1/2020
Must be at least 21 days after date of this notice

New total payment: \$1,660.71
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$522.66

New escrow payment: \$484.61

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Carolyn L. White

Print Name

Middle Name

Last Name

Case number (if known) 16-51459-mlo

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Erin Elam Date 01/27/2020
Signature

Print Erin Elam
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City

State

ZIP Code

Contact Phone 470-321-7112

Email eelam@rascrane.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION

IN RE:

Carolyn L. White, **BK Case 16-51459-mlo**
Debtor. **Chapter 13**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 6, 2020,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

John Z. Kallabat
31000 Northwestern Highway
Suite 201
Farmington Hills, MI 48334

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

Carolyn L. White
3074 Lindenwood Drive
Dearborn, MI 48120

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Kristin Williams
Kristin Williams
Krwilliams@rascrane.com



Caliber Home Loans, Inc.
P.O. Box 619063
Dallas, TX 75261-9063

ESCROW ACCOUNT DISCLOSURE STATEMENT

Statement Date: 12/18/2019
Loan Number: [REDACTED]
Current Payment Amount: \$1,698.76
New Payment Amount: \$1,660.71
New Payment Effective Date: 03/01/2020

Property Address: 3074 LINDENWOOD DR
DEARBORN MI 48120

CAROLYN L WHITE
C/O DAVID G LUTZ
3250 W BIG BEAVER RD STE 300
TROY MI 48084-2909

Hello!

At Caliber Home Loans, we examine your escrow account at least annually to make sure there is enough money in your account to cover your tax and/or insurance payments. This review accounts for any increases or decreases in your taxes or insurance that can result in changes to your payment amount. The following outlines your actual escrow account activity since your previous disclosure or initial disclosure and the anticipated activity for the next 12 months.

Based on our review, you have a shortage of \$154.85. A shortage occurs when the anticipated escrow account balance falls short of the required balance.

To view differences between your current payment and new payment, please refer to Section 1 below. To view changes in your escrow account, please refer to Section 3 of this statement. Your projected shortage was calculated based on the information in Section 2 below. Section 2 includes changes that are anticipated over the next 12 months, while Section 3 displays your history as of the last escrow analysis.

Section 1 - Payment Breakdown

This section provides a breakdown of both your current and new payment which will become effective 03/01/2020.

Payment Breakdown	Current Payment	New Payment Effective 03/01/20
Principal & Interest	\$ 1,176.10	\$ 1,176.10
Base Escrow Payment	\$ 462.70	\$ 471.71
Shortage Payment	\$ 59.96	\$ 12.90
Surplus Adjustment	\$ 0.00	\$ 0.00
TOTAL	\$ 1,698.76	\$ 1,660.71

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur.

Section 2 - Shortage Calculation & Anticipated Escrow Activity

This section displays information regarding your shortage and anticipated escrow activity for the next 12 months.

Your shortage was calculated by taking the difference between your anticipated escrow balance and your required balance at the projected lowest point of your anticipated balance over the next 12 months. These balances are identified in the chart below in red next to the following symbol (>).

Your shortage has already been spread over 12 months, however you have the option of paying your shortage in full using the coupon attached below or by calling 1-800-401-6587 to have it spread over additional months.

ANTICIPATED ESCROW BALANCE \$788.57 – MINIMUM REQUIRED BALANCE \$943.42 = SHORTAGE AMOUNT \$154.85
SHORTAGE AMOUNT/12 = \$12.90 per month

To ensure your account maintains enough money for future tax and insurance payments, a cushion is maintained on your loan when applicable, to help avoid a negative balance in your escrow account. This cushion may include up to two months' worth of your base escrow payment to cover increases in your tax or insurance payments. Your escrow balance should not fall below \$943.42, which is your cushion amount and required balance. (Mortgage insurance is not included in your cushion calculation.)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description	Anticipated Balance	Required Balance
				Starting Balance	
03/2020	\$471.71	\$0.00		\$2,718.66	\$2,873.51
04/2020	\$471.71	\$0.00		\$3,190.37	\$3,345.22
05/2020	\$471.71	\$0.00		\$3,662.08	\$3,816.93
06/2020	\$471.71	\$0.00		\$4,133.79	\$4,288.64
07/2020	\$471.71	\$0.00		\$4,605.50	\$4,760.35
08/2020	\$471.71	-\$2,804.06	CITY/TOWN	\$5,077.21	\$5,232.06
09/2020	\$471.71	-\$2,428.00	HOMEOWNER INS	\$2,744.86	\$2,899.71
10/2020	\$471.71	\$0.00		\$788.57	\$943.42 >
11/2020	\$471.71	\$0.00		\$1,260.28	\$1,415.13
12/2020	\$471.71	-\$428.54	CITY/TOWN	\$1,731.99	\$1,886.84
				\$1,775.16	\$1,930.01

(Continued on the Back)
▼ DETACH HERE ▼

Return this coupon and the amount shown below to pay your shortage in full.



CAROLYN L WHITE

Please write your loan number on your check and mail to:

CALIBER HOME LOANS
P.O. BOX 650856
DALLAS, TX 75265-0856

Shortage Payment Coupon

LOAN NUMBER	SHORTAGE AMOUNT
[REDACTED]	\$154.85

Your escrow disclosure indicates a shortage of \$154.85. For your convenience, we have spread this amount over 12 months and included it in your new monthly payment, effective March 1, 2020. However, you may choose to pay it in full and reduce your new monthly payment to \$1,647.81. If you choose to pay this shortage in full now, please detach this coupon, and mail it along with your check in the enclosed shortage envelope. After your one time full escrow shortage payment is received your new payment will be adjusted accordingly.

Section 2 - Shortage Calculation & Anticipated Escrow Activity (continued)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
01/2021	\$471.71	\$0.00			\$2,246.87	\$2,401.72
02/2021	\$471.71	\$0.00			\$2,718.58	\$2,873.43

For assistance with your payment, please contact Caliber Customer Service at 1-800-401-6587.

Section 3 - Escrow Account History

This section itemizes your actual escrow account history since your last escrow analysis or initial disclosure. By comparing previous projections with actual payments and disbursements, you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown.

Month of Activity	Anticipated Escrow Payments	Actual Escrow Payments	Anticipated Disbursements From Escrow	Description	Actual Disbursements From Escrow	Description	Anticipated Balance	Actual Balance
02/2019	\$462.70	\$0.00	\$0.00		\$0.00	Starting Balance	\$2,364.16	-\$7,991.26
03/2019	\$462.70	\$0.00	\$0.00		\$0.00		\$2,826.86	-\$7,991.26
04/2019	\$462.70	\$1,270.59	\$0.00		\$0.00		\$3,289.56	-\$7,991.26
05/2019	\$462.70	\$0.00	\$0.00		\$0.00		\$3,752.26	-\$6,720.67
06/2019	\$462.70	\$0.00	\$0.00		\$0.00		\$4,214.96	-\$6,720.67
07/2019	\$462.70	\$0.00	\$0.00		\$0.00		\$4,677.66	-\$6,720.67
08/2019	\$462.70	\$0.00	-\$2,738.36	CITY/TOWN	-\$2,804.06	CITY/TOWN	\$5,140.36	-\$6,720.67
09/2019	\$462.70	\$0.00	-\$2,402.00	HOMEOWNER INS	-\$2,428.00	HOMEOWNER INS	\$2,864.70	-\$9,524.73
10/2019	\$462.70	\$0.00	\$0.00		\$0.00		\$925.40	-\$11,952.73
11/2019	\$462.70	\$1,270.59	\$0.00		\$0.00		\$1,388.10	-\$11,952.73
12/2019	\$462.70	\$0.00	-\$412.04	CITY/TOWN	-\$428.54	CITY/TOWN	\$1,850.80	-\$10,682.14
01/2020	\$462.70	\$0.00	\$0.00		\$0.00		\$1,901.46	-\$11,110.68
							\$2,364.16	-\$11,110.68

Section 4 - Questions

For questions regarding your statement, please contact Caliber Customer Service at 1-800-401-6587. Our business hours are Monday through Friday, 8:00 AM to 7:00 PM CST. Please also visit our website at www.caliberhomeloans.com.

Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



HISTORY OF ACCOUNT ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

CAROLYN L WHITE

3074 LINDENWOOD DR
DEARBORN, MI 48120

01/23/2020

Escrow History only reflects Caliber Home Loans Inc. information. Refer to prior servicer for details of prior transactions.

THIS IS A STATEMENT OF ACTIVITY IN YOUR ESCROW ACCOUNT FROM 09/21/2017 TO 01/31/2020

Date	Charge/ Payment	Comments	Insurance Balance	Tax Balance	Unspecified Balance	Escrow Account Balance
09/21/2017	(\$5,468.01)	Negative Adjustment	\$0.00	\$0.00	(\$5,468.01)	(\$5,468.01)
09/22/2017	\$175.01	Escrow Payment	\$0.00	\$0.00	(\$5,293.00)	(\$5,293.00)
09/22/2017	\$175.01	Escrow Payment	\$0.00	\$0.00	(\$5,117.99)	(\$5,117.99)
11/27/2017	(\$1,886.00)	Disbursement Homeowners Ins / Condo Master	(\$1,886.00)	\$0.00	(\$5,117.99)	(\$7,003.99)
12/13/2017	(\$392.73)	Disbursement City/Town/Township	(\$1,886.00)	(\$392.73)	(\$5,117.99)	(\$7,396.72)
12/15/2017	\$175.01	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$4,942.98)	(\$7,221.71)
12/15/2017	\$175.01	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$4,767.97)	(\$7,046.70)
12/15/2017	\$175.01	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$4,592.96)	(\$6,871.69)
02/13/2018	\$175.01	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$4,417.95)	(\$6,696.68)
03/13/2018	\$175.01	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$4,242.94)	(\$6,521.67)
04/11/2018	\$175.01	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$4,067.93)	(\$6,346.66)
05/15/2018	\$455.54	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$3,612.39)	(\$5,891.12)
06/12/2018	\$455.54	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$3,156.85)	(\$5,435.58)
06/12/2018	\$455.54	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$2,701.31)	(\$4,980.04)
08/13/2018	\$423.53	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$2,277.78)	(\$4,556.51)
08/13/2018	\$423.53	Escrow Payment	(\$1,886.00)	(\$392.73)	(\$1,854.25)	(\$4,132.98)
08/13/2018	(\$2,738.36)	Disbursement City/Town/Township	(\$1,886.00)	(\$3,131.09)	(\$1,854.25)	(\$6,871.34)
09/19/2018	(\$2,402.00)	Disbursement Homeowners Ins / Condo Master	(\$4,288.00)	(\$3,131.09)	(\$1,854.25)	(\$9,273.34)
11/27/2018	\$423.53	Escrow Payment	(\$4,288.00)	(\$3,131.09)	(\$1,430.72)	(\$8,849.81)
11/27/2018	\$423.53	Escrow Payment	(\$4,288.00)	(\$3,131.09)	(\$1,007.19)	(\$8,426.28)
12/20/2018	(\$412.04)	Disbursement City/Town/Township	(\$4,288.00)	(\$3,543.13)	(\$1,007.19)	(\$8,838.32)
01/09/2019	\$423.53	Escrow Payment	(\$4,288.00)	(\$3,543.13)	(\$583.66)	(\$8,414.79)
01/09/2019	\$423.53	Escrow Payment	(\$4,288.00)	(\$3,543.13)	(\$160.13)	(\$7,991.26)
04/12/2019	\$423.53	Escrow Payment	(\$4,024.60)	(\$3,543.13)	\$0.00	(\$7,567.73)
04/12/2019	\$423.53	Escrow Payment	(\$3,601.07)	(\$3,543.13)	\$0.00	(\$7,144.20)
04/12/2019	\$423.53	Escrow Payment	(\$3,177.54)	(\$3,543.13)	\$0.00	(\$6,720.67)
08/26/2019	(\$2,804.06)	Disbursement City/Town/Township	(\$3,177.54)	(\$6,347.19)	\$0.00	(\$9,524.73)
09/18/2019	(\$2,428.00)	Disbursement Homeowners Ins / Condo Master	(\$5,605.54)	(\$6,347.19)	\$0.00	(\$11,952.73)
11/26/2019	\$423.53	Escrow Payment	(\$5,182.01)	(\$6,347.19)	\$0.00	(\$11,529.20)
11/26/2019	\$423.53	Escrow Payment	(\$4,830.00)	(\$6,275.67)	\$0.00	(\$11,105.67)
11/26/2019	\$423.53	Escrow Payment	(\$4,830.00)	(\$5,852.14)	\$0.00	(\$10,682.14)
12/16/2019	(\$428.54)	Disbursement City/Town/Township	(\$4,830.00)	(\$6,280.68)	\$0.00	(\$11,110.68)
01/10/2020	\$522.66	Escrow Payment	(\$4,830.00)	(\$5,758.02)	\$0.00	(\$10,588.02)

Description	Amounts
Insurance Balance	(\$4,830.00)
Homeowner's Ins	(\$4,830.00)
Flood	\$0.00
Earthquake	\$0.00
Windstorm	\$0.00
Mortgage Insurance	\$0.00
Undefined	\$0.00
Tax Balance	(\$5,758.02)
Assessments	\$0.00
County	\$0.00
City/Town/Township	(\$5,758.02)
School	\$0.00
Municipal District	\$0.00
Ground Rent	\$0.00
HOA/Condo Dues	\$0.00
Undefined	\$0.00
Unspecified Balance	\$0.00
Overall Balance	(\$10,588.02)
Uncollected Escrow Shortage	\$0.00
Escrow Balance Total	(\$10,588.02)

Should you have any further questions regarding your account please call us toll free at 1-800-772-9760.